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OLF3 (Official Local Form 3) Effective December 1, 2017

## UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS

In re:	Adam Inglis	Case : Chapte	No.: <b>1:23-bk-10</b> r 13	862
	Debtor(s)	•		
	CHAPTER 13 PI	AN		
	ne. This plan is:  Original  AMENDED Amended (Identify First, Second, Third, etc.)  Postconfirmation (Date Order Confirming Plan Was Entered: s plan was filed:  9/7/2023		)	
PART	1: NOTICES			
You show provision Code (the ("MLBR TO CRE Your right attorney, this Plan, the first Morders of The Bank will receip Proof of TO DEE You (or yand MLE filing of to one or more than the proof of the pro	LINTERESTED PARTIES:  uld review carefully the provisions of this Plan as your rights may be affected as may be binding upon you. The provisions of this Plan are governed by stee "Bankruptcy Code"), the Federal Rules of Bankruptcy Procedure ("Fed."), and, in particular, the Chapter 13 rules set forth in Appendix 1 of MLI CDITORS:  Into may be affected by this Plan. Your claim may be reduced, modified, of If you do not have an attorney, you may wish to consult with one. If you, you or your attorney must file with the Court an objection to confirmation Meeting of Creditors pursuant to 11 U.S.C. § 341 is held or (ii) thirty (30) therwise. A copy of your objection must be served on the Debtor(s), the attruptcy Court may confirm this Plan if no objection to confirmation is filed ive a Notice of Chapter 13 Bankruptcy Case from the Bankruptcy Court we Claim.  To receive a distribution, you must file a Proof of Claim.  STOR(S):  Your attorney) are required to serve a copy of this Plan on all creditors in the BR. Unless the Court orders otherwise, you must commence making payment this Plan or (ii) thirty (30) days after the order for relief. You must check a love of the following provisions. If you check the provision "Not Including provisions will be void if set forth later in this Plan. Failure to prelian.	r eliminated. Read this Ploppose this Plan's treatment on or before the later of days after service of an attorney for the Debtor(s), alor if it overrules an object which sets forth certain detection on the later than the earlies box on each line below the later of late	lure, including Titl achusetts Local Bald consult.  an carefully and dent of your claim of (i) thirty (30) day mended or modified and the Chapter 13 etion to confirmation adlines, including the Bankruptcy Coer of (i) thirty (30) to state whether of oxes, or if you do	iscuss it with your or any other provision of a fafter the date on which ed Plan, unless the Court Trustee (the "Trustee"). On. You have received or the bar date for filing a de, the Fed. R. Bankr. P., days after the date of the or not this Plan includes not check a box, any of
	FOR EACH LINE BELOW, DO NOT CHECK BOTH BOX	ES; DO NOT LEAVE B	OTH BOXES BI	LANK.
1.1	A limit on the amount of a secured claim, set out in Part 3.B.1, whic partial payment or no payment at all to the secured creditor.		cluded	Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money set out in Part 3.B(3).	security interest,	cluded	☑ Not Included
1.3	Nonstandard provisions, set out in Part 8.	☐ In	cluded	Not Included
PART	2: PLAN LENGTH AND	PAVMENTS		
IAKI		OTAT WILN 15		
<b>A.</b>	LENGTH OF PLAN:			
$\square$	36 Months. 11 U.S.C. § 1325(b)(4)(A)(i); 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii);			
	Months. 11 U.S.C. § 1322(d)(2). The Debtor(s) states the following car	use:		
В.	PROPOSED MONTHLY PAYMENTS:			
Monthl	y Payment Amount Numb	er of Months		

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			Documen	t Page 2 of 3	16	
480.00				36		
C.	ADDITIONAL PAYM	ENTS:				
Check o		a" is chacked th	ne rest of Part 2 C v	need not be completed	and may be deleted froi	m this Plan
			•	ieea noi ve compieiea		
	al amount of Payments to ount must be sufficient to p			hibit 1, Line h.	\$ <u>17,</u> 2	<u>280.00</u> .
PART	73:		SECU	RED CLAIMS		
	None. If "Non	e" is checked, th	ne rest of Part 3 nee	ed not be completed an	d may be deleted from	this Plan.
A.	CURE OF DEFAULT	AND MAINTE	ENANCE OF PAY	MENTS:		
Check o	ne.					
	None. If "None" is chec Any Secured Claim(s) Complete (1) and/or (2)	in default shall				
	(1) PREPETITION AI	RREARS TO B	E PAID THROUG	GH THIS PLAN		
prepetiti from the	ion arrears listed in an allocation arrears listed in an allocation automatic stay is granted the order granting relief for (a) Secured Claim(s) (Property of the content o	owed Proof of Cl as to any collate rom stay.	aim controls over a eral listed in this pa ce)	ny contrary amount(s)	listed below. Unless th	s otherwise, the amount(s) of the Court orders otherwise, if relief to that collateral will cease upon
	Address of the Principa		22 Sylvan Rd Holbrook MA 02	343-2155		
	The Debtor(s) e			of the Principal Reside	nce is:	\$502,000.00
Name (	of Creditor		Type of Claim		Amount of A	rrears
			(e.g., mortgage, lie	en)		
BSI Fi	nancial Services		First Mortgage		\$10,167.92	
			Tot	al of prepetition arrear	rs on Secured Claim(s)	(Principal Residence): \$10,167.92
	(b) Secured Claim(s) (O	ther)				
Name o	of Creditor	Type of Cla		scription of Collateral		Amount of Arrears
NONE	-			<i>y 1</i> 1	,	
	(2) MAINTENANCE (	OF CONTRAC		Total prepetition arre	ars to be paid through	on Secured Claim(s) (Other): \$0.00 this Plan [(a) + (b)]: \$10,167.92 TLY TO CREDITORS):

Contractual installment payments are to be paid directly by the Debtor(s) to creditor(s). The Debtor(s) will maintain the contractual installment payments as they arise postpetition on the secured claims listed below with any changes required by the applicable contract and noticed in conformity with any applicable rules.

Name of Creditor	Type of Claim	Description of Collateral
Aero HEC Aquisitions I LLC	2nd Mortgage	22 Sylvan Rd , Holbrook, MA 02343-2155
		Norfolk County Principal Norfolk County
		Registry of DeedsDeed ref. B 40423 P
		522Homestead ref. B 37208 P 105
Ally Financial	Auto Ioan	2020 Jeep Cherokee FWD 22000 miles

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Name of Creditor	Type of Claim	Description of Collateral
BSI Financial Services	First Mortgage	22 Sylvan Rd , Holbrook, MA 02343-2155 Norfolk County Principal Norfolk County Registry of DeedsDeed ref. B 40423 P 522Homestead ref. B 37208 P 105

R.	MODIFICA	ATION OF 9	SECURED	CLAIMS:

Check one.

None. If "None" is checked, the rest of Part 3.B need not be completed and may be deleted from this Plan.

#### C. SURRENDER OF COLLATERAL:

Check one.

None. If "None" is checked, the rest of Part 3.C need not be completed and may be deleted from this Plan.

# PART 4: PRIORITY CLAIMS Check one None. If "None" is checked, the rest of Part 4 need not be completed and may be deleted from this Plan. The following priority claim(s) will be paid in full without postpetition interest. Unless the Court orders otherwise, the amount of the priority portion of a filed and allowed Proof of Claim controls over any contrary amount listed below.

#### A. <u>DOMESTIC SUPPORT OBLIGATIONS:</u>

Name of Creditor	Description of Claim	Amount of Claim
NONE-		

B. OTHER PRIORITY CLAIMS (Except Administrative Expenses):

Name of Creditor	Description of Claim	Amount of Claim
NONE-		

Total of Priority Claim(s) (except Administrative Expenses) to be paid through this Plan: \$0.00

#### C. <u>ADMINISTRATIVE EXPENSES:</u>

#### (1) ATTORNEY'S FEES:

Name of Attorney	Attorney's Fees
Eric Levitt	\$4,000.00

If the attorney's fees exceed the amount set forth in MLBR, Appendix 1, Rule 13-7, the Trustee may not pay any amount exceeding that sum until such time as the Court approves a fee application. If no fee application is approved, any plan payments allocated to attorney's fees in excess of MLBR Appendix 1, Rule 13-7 will be disbursed to other creditors up to a 100% dividend.

#### (2) OTHER (Describe):

NONE-		
INOINE-		

Total Administrative Expenses (excluding the Trustee's Commission) to be paid through this Plan [(1) + (2)]: \$4,000.00

#### (3) TRUSTEE'S COMMISSION:

The Debtor shall pay the Trustee's commission as calculated in Exhibit 1.

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The Chapter 13 Trustee's fee is determined by the United States Attorney General. The calculation of the Plan payment set forth in Exhibit 1, Line (h) utilizes a 10% Trustee's commission. In the event the Trustee's commission is less than 10%, the additional funds collected by the Trustee, after payment of any allowed secured and priority claim(s), and administrative expense(s) as provided for in this Plan, shall be disbursed to nonpriority unsecured creditors up to 100% of the allowed claims.

PART	5:		NO	N PRIORITY UNSECU	URED CL	AIMS	
Check on	e.						
	None. If "None" is checked, the rest of Part 5 need not be completed and may be deleted from this Plan.  Any allowed nonpriority unsecured claim(s) other than those set forth in Part 5.F will be paid as stated below. Only a creditor holding an allowed claim is entitled to a distribution.						
	will provide a	dividend of <b>0.000</b>	%.	a an allowed claim shall received claim shall receive no les	-		35 , which the Debtor(s) estimates
<b>A.</b>	GENERAL UNS	SECURED CLAIMS	<u>:</u>				\$ <u>47,976.00</u>
В.	UNSECURED O	OR UNDERSECURE	D CLAIN	MS AFTER MODIFICATI	ON IN PAF	RT 3.B OR 3.C	<u>:</u>
	f Creditor		Descrip	tion of Claim		Amount of Cl	aim
NONE-							
С.	NONDISCHAR	GEABLE UNSECUE	RED CLA	IMS (e.g., student loans):			
Name o	f Creditor		Descrip	tion of Claim		Amount of Cl	aim
D.	CLAIMS ARISI	ING FROM REJECT	TION OF	EXECUTORY CONTRAC	CTS OR LE	CASES:	
	f Creditor		Descrip	tion of Claim		Amount of Cl	aim
NONE-							
E.	TOTAL TO BE	PAID TO NONPRIC	ORITY U	NSECURED CREDITORS	S THROUG	H THIS PLAN	<u>V:</u>
	The amount paid Exhibit 2.	d to nonpriority unse	cured cre	editor(s) is not less than tha	it required i	under the Liqu	idation Analysis set forth in
				Total N	onpriority	unsecured Clai	ims [A + B + C + D]: \$47,976.00
	Enter Fix	ted Amount (Pot Plan)	or multip	ly total nonpriority unsecure	ed claim(s) b	y Fixed Percent	age and enter that amount: \$86.35
F.	SEPARATELY	CLASSIFIED UNSE	CURED	CLAIMS (e.g., co-borrowe	<u>r):</u>		
Name o	f Creditor	Description of Cla	aim	Amount of Claim	Treatmen	t of Claim	Basis for Separate Classification
NONE-							C-14/3/2-11-14/1-1
				Total of separately classic	fied unsecu	red claim(s) to	be paid through this Plan: \$ <u>0.00</u>
PART	6:	EXEC	ITORV	CONTRACTS AND U	INEXPIR	ED I EASES	
		LALC	OTORT	CONTRACTS AND C		LD LLASIES	
Check or							
	None. If "None"	is checked, the rest of	Part 6 ne	ed not be completed and ma	y be deleted	from this Plan.	
<b>PART</b>	7:	POSTCON	FIRMA	TION VESTING OF P	ROPERT	Y OF THE F	STATE

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If the Debtor(s) receives a discharge, property of the estate will vest in the Debtor(s) upon entry of the discharge. If the Debtor(s) does not receive a discharge, property of the estate will vest upon the earlier of (i) the filing of the Chapter 13 Standing Trustee's Final Report and Account and the closing of the case or (ii) dismissal of the case.

PART 8	8: NONSTANDAR	RD P	PLAN PROVISIONS	
	None. If "None" is checked, the rest of Part 8 need not be compared the following nonstandard provisions. Unbelow in a separately numbered sentence or paragraph. A nons Form 3, or which deviates from Official Local Form 3. Nonstand the provisions in Part 8 are inconsistent with other provisions of checked in Part 1, Line 1.3.	der F stande dard	Fed. R. Bankr. P. 3015(c), each nonstanda ard provision is a provision not otherwise provisions set forth elsewhere in this Plan	included in Official Local are ineffective. To the extent
PART 9	9: SIGNATU	JRE	S	
By signing provisions	g this document, Debtor(s) acknowledges reviewing and understigg this document, the Debtor(s) and, if represented by an attorney in this Plan are identical to those contained in Official Local Foreign in Part 8.	y, the	attorney for the Debtor(s), certifies that the	ne wording and order of the
	Adam Inglis am Inglis otor		September 11, 2023 Date	
Deb			Date	
Signature Eric Lev MA Eric Lev 805 W N Hyannis (508) 77 common  The follov Exhibi Exhibi Exhibi	e of attorney for Debtor(s) vitt Vitt Main Street s, MA 02601	Date	September 11, 2023	

**Total number of Plan pages, included Exhibits: 8** 

<sup>\*</sup>Denotes a required Exhibit in every plan

<sup>\*\*</sup>Denotes a required Exhibit if the box "Included" is checked in Part 1, Line 1.2.

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#### **EXHIBIT 1**

#### CALCULATION OF PLAN PAYMENT

a)	Secured claims (Part 3.A and Part 3.B.1-3 Total):	\$10,167.92
b)	Priority claims (Part 4.A and Part 4.B Total):	\$0.00
c)	Administrative expenses (Part 4.C.1 and 4.C.2 Total):	\$4,000.00
d)	Nonpriority unsecured claims (Part 5.E Total):	\$86.35
e)	Separately classified unsecured claims (Part 5.F Total):	\$0.00
f)	Executory contract/lease arrears claims (Part 6 Total):	\$0.00
g)	Total of (a) + (b) + (c) + (d) + (e) + (f):	\$14,254.27
h)	Divide (g) by .90 for total Cost of Plan including the Trustee's fee:	\$17,280.00
i)	Divide (h), Cost of Plan, by term of Plan, _ months:	
j)	Round up to the nearest dollar amount for Plan payment:	

If this is either an amended Plan and the Plan payment has changed, or if this is a postconfirmation amended Plan, complete(a) through (h) only and the following:

k)	Enter total amount of payments the Debtor(s) has paid to the Trustee:	\$698.00
1)	Subtract line (k) from line (h) and enter amount here:	\$16,582.00
m)	Divide line (l) by the number of months remaining (33 months):	\$502.48
n)	Round up to the nearest dollar amount for amended Plan payment:	503.00

Date the amended Plan payment shall begin: 09/07/2023

#### **EXHIBIT 2**

#### LIQUIDATION ANALYSIS

#### A. REAL PROPERTY

Address	Value	Lien	Exemption
(Sch. A/B, Part 1)	(Sch. A/B, Part 1)	(Sch. D, Part 1)	(Sch. C)
22 Sylvan Rd , Holbrook, MA	502,000.00	393,325.00	0.00
02343-2155			
Norfolk County Principal			
Norfolk County Registry of			
Deeds			
Deed ref. B 40423 P 522			
Homestead ref. B 37208 P 105			

Total Value of Real Property (Sch. A/B, line 55):	\$ 502,000.00
<b>Total Net Equity for Real Property</b> (Value Less Liens):	<b>\$ 108,675.00</b>
Less Total Exemptions for Real Property (Sch. C):	\$ 0.00
Amount Real Property Available in Chapter 7:	\$ 108,675.00

#### B. MOTOR VEHICLES

Make, Model and Year	Value	Lien	Exemption
(Sch. A/B, Part 2)	(Sch. A/B, Part 2)	(Sch. D, Part 1)	(Sch. C)
2020 Jeep Cherokee FWD	21,327.00	41,739.00	0.00
22000 miles			
2011 Jeep Grand Cherokee	6,000.00	0.00	6,000.00
2WD 110000 miles			

Total Value of Motor Vehicles (Sch. A/B, line 55):	\$ 27,327.00
<b>Total Net Equity for Motor Vehicles</b> (Value Less Liens):	\$ 6,000.00
Less Total Exemptions for Motor Vehicles (Sch. C):	\$ 6,000.00
Amount Motor Vehicle Available in Chapter 7:	\$ 0.00

#### C. ALL OTHER ASSETS (Sch. A/B Part 2, no. 4; Part 3 through Part 7. Itemize.)

Asset	Value	Lien	Exemption	
		(Sch. D, Part 1)	(Sch. C)	
Bedroom	2,000.00	0.00	2,000.00	
Kids rooms	1,000.00	0.00	1,000.00	
Living room	1,000.00	0.00	1,000.00	
Kitchen	50.00	0.00	50.00	
Lawn mower	50.00	0.00	50.00	
snow blower	50.00	0.00	50.00	
all clothing	150.00	0.00	150.00	
Citizens Bank	706.34	0.00	706.34	
Colonial Federal Savings Bank	3,451.04	0.00	3,451.04	

Total Value of All Other Assets:	\$ 8,457.38
<b>Total Net Equity for All Other Assets</b> (Value Less Liens):	\$ 8,457.38
Less Total Exemptions for All Other Assets:	\$ 8,457.38
Amount of All Other Assets Available in Chapter 7:	\$ 0.00

#### D. <u>SUMMARY OF LIQUIDATION ANALYSIS</u>

Amount available in Chapter 7	Amount
A. Amount Real Property Available in Chapter 7 (Exhibit 2, A)	\$ 108,675.00
B. Amount Motor Vehicles Available in Chapter 7 (Exhibit 2, B)	\$ 0.00
C. Amount All Other Assets Available in Chapter 7 (Exhibit 2, C)	\$ 0.00

TOTAL AVAILABLE IN CHARTER 5	Φ.	400.075.00
TOTAL AVAILABLE IN CHAPTER 7:		108.675.00

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E. <u>ADDITIONAL COMMENTS REGARDING LIQUIDATION ANALYSIS:</u>

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## UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS

In re:	Adam Inglis Debtor(s)	Case No.: <b>1:23-bk-</b> Chapter 13	10862
	CHAPTER 13 PLAN		
	ne. This plan is: Original AMENDED Amended (Identify First, Second, Third, etc.) Postconfirmation (Date Order Confirming Plan Was Entered: s plan was filed:  9/11/2023	)	
PART	1: NOTICES		
You shot provision Code (the ("MLBR") Your rigulattorney. The Bandwill receiper Proof of TO DER You (or and MLE filling of one or mere vision of the proof of the	A LINTERESTED PARTIES:  ald review carefully the provisions of this Plan as your rights may be affected. In the event this may be binding upon you. The provisions of this Plan are governed by statutes and rules of the "Bankruptcy Code"), the Federal Rules of Bankruptcy Procedure ("Fed. R. Bankr. P."), the "), and, in particular, the Chapter 13 rules set forth in Appendix 1 of MLBR, all of which you be affected by this Plan. Your claim may be reduced, modified, or eliminated. Read If you do not have an attorney, you may wish to consult with one. If you oppose this Plan's, you or your attorney must file with the Court an objection to confirmation on or before the Meeting of Creditors pursuant to 11 U.S.C. § 341 is held or (ii) thirty (30) days after service therwise. A copy of your objection must be served on the Debtor(s), the attorney for the Debtor and Notice of Chapter 13 Bankruptcy Case from the Bankruptcy Court which sets forth cere Claim. To receive a distribution, you must file a Proof of Claim.  STOR(S):  Your attorney) are required to serve a copy of this Plan on all creditors in the manner required the BR. Unless the Court orders otherwise, you must commence making payments not later than the third plan or (ii) thirty (30) days after the order for relief. You must check a box on each line have of the following provisions. If you check the provision "Not Included," if you check wing provisions will be void if set forth later in this Plan. Failure to properly complete than.	procedure, including are Massachusetts Local ou should consult.  this Plan carefully and treatment of your claim later of (i) thirty (30) of an amended or moder or (s), and the Chapter on objection to confirm tain deadlines, including the earlier of (i) thirty (30) on the earlier of (i) thirty (30) on the carrier of (i) thirty (30) on the carrier of (i) thirty (30) on the carrier of (ii) thirty (30) on the carrier of (ii) thirty (30) on the carrier of (ii) thirty (30) on the carrier of (iii) t	d discuss it with your m or any other provision of lays after the date on which iffied Plan, unless the Cour 13 Trustee (the "Trustee") ation. You have received ong the bar date for filing a Code, the Fed. R. Bankr. P. Code, the Fed. R. Bankr. P. Code on the bar date of the ror not this Plan included do not check a box, any o
	FOR EACH LINE BELOW, DO NOT CHECK BOTH BOXES; DO NOT LE		
1.1	A limit on the amount of a secured claim, set out in Part 3.B.1, which may result in a partial payment or no payment at all to the secured creditor.		Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Part 3.B(3).	Included	Not Included
1.3	Nonstandard provisions, set out in Part 8.	Included	Not Included
PART	2: PLAN LENGTH AND PAYMENTS		
A.	LENGTH OF PLAN:		
	36 Months. 11 U.S.C. § 1325(b)(4)(A)(i); 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii); Months. 11 U.S.C. § 1322(d)(2). The Debtor(s) states the following cause:		

B.

**PROPOSED MONTHLY PAYMENTS:** 

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Monthly Payment Amount	Number of Months	
232.67	3	
467.00	33	

#### C. <u>ADDITIONAL PAYMENTS:</u>

Check one.

None. If "None" is checked, the rest of Part 2.C need not be completed and may be deleted from this Plan.

The total amount of Payments to the Trustee [B+C]:

\$<u>16,109.00</u>.

This amount must be sufficient to pay the total cost of this Plan in Exhibit 1, Line h.

PART	3: SECURED CLAIMS
	None. If "None" is checked, the rest of Part 3 need not be completed and may be deleted from this Plan.
A.	CURE OF DEFAULT AND MAINTENANCE OF PAYMENTS:
Check on	e.
	None. If "None" is checked, the rest of Part 3.A need not be completed and may be deleted from this Plan.  Any Secured Claim(s) in default shall be cured and payments maintained as set forth in (1) and/or (2) below.  Complete (1) and/or (2).

#### (1) PREPETITION ARREARS TO BE PAID THROUGH THIS PLAN

Prepetition arrearage amounts are to be paid through this Plan and disbursed by the Trustee. Unless the Court orders otherwise, the amount(s) of prepetition arrears listed in an allowed Proof of Claim controls over any contrary amount(s) listed below. Unless the Court orders otherwise, if relief from the automatic stay is granted as to any collateral listed in this paragraph, all payments paid through this Plan as to that collateral will cease upon entry of the order granting relief from stay.

(a) Secured Claim(s) (Principal Residence)

Address of the Principal Residence: 22 Sylvan Rd

Holbrook MA 02343-2155

The Debtor(s) estimates that the fair market value of the Principal Residence is: \$502,000.00

Name of Creditor	Type of Claim (e.g., mortgage, lien)	Amount of Arrears
BSI Financial Services	First Mortgage	\$10,167.92

Total of prepetition arrears on Secured Claim(s) (Principal Residence): \$10,167.92

#### (b) Secured Claim(s) (Other)

Name of Creditor	Type of Claim	Description of Collateral (or address of real property)	Amount of Arrears
NONE-			

Total of prepetition arrears on Secured Claim(s) (Other): \$0.00 Total prepetition arrears to be paid through this Plan [(a) + (b)]: \$10,167.92

#### (2) MAINTENANCE OF CONTRACTUAL INSTALLMENT PAYMENTS (TO BE PAID DIRECTLY TO CREDITORS):

Contractual installment payments are to be paid <u>directly</u> by the Debtor(s) to creditor(s). The Debtor(s) will maintain the contractual installment payments as they arise postpetition on the secured claims listed below with any changes required by the applicable contract and noticed in conformity with any applicable rules.

Name of Creditor	Type of Claim	Description of Collateral
Aero HEC Aquisitions I LLC	2nd Mortgage	22 Sylvan Rd , Holbrook, MA 02343-2155
		Norfolk County Principal Norfolk County
		Registry of DeedsDeed ref. B 40423 P
		522Homestead ref. B 37208 P 105
Ally Financial	Auto loan	2020 Jeep Cherokee FWD 22000 miles

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Name of Creditor	Type of Claim	Description of Collateral
BSI Financial Services	First Mortgage	22 Sylvan Rd , Holbrook, MA 02343-2155 Norfolk County Principal Norfolk County Registry of DeedsDeed ref. B 40423 P 522Homestead ref. B 37208 P 105

B. MODIFICATION OF SECURED CLAIMS
-----------------------------------

Check one.

None. If "None" is checked, the rest of Part 3.B need not be completed and may be deleted from this Plan.

#### C. SURRENDER OF COLLATERAL:

Check one.

None. If "None" is checked, the rest of Part 3.C need not be completed and may be deleted from this Plan.

#### PART 4:

#### PRIORITY CLAIMS

Check one

- None. If "None" is checked, the rest of Part 4 need not be completed and may be deleted from this Plan.
- The following priority claim(s) will be paid in full without postpetition interest. Unless the Court orders otherwise, the amount of the priority portion of a filed and allowed Proof of Claim controls over any contrary amount listed below.

#### A. DOMESTIC SUPPORT OBLIGATIONS:

Name of Creditor	Description of Claim	Amount of Claim
NONE-		

B. OTHER PRIORITY CLAIMS (Except Administrative Expenses):

Name of Creditor	Description of Claim	Amount of Claim
NONE-		

Total of Priority Claim(s) (except Administrative Expenses) to be paid through this Plan: \$0.00

#### C. <u>ADMINISTRATIVE EXPENSES:</u>

#### (1) ATTORNEY'S FEES:

Name of Attorney	Attorney's Fees
Eric Levitt	\$4,000.00

If the attorney's fees exceed the amount set forth in MLBR, Appendix 1, Rule 13-7, the Trustee may not pay any amount exceeding that sum until such time as the Court approves a fee application. If no fee application is approved, any plan payments allocated to attorney's fees in excess of MLBR Appendix 1, Rule 13-7 will be disbursed to other creditors up to a 100% dividend.

#### (2) OTHER (Describe):

NONE-			

Total Administrative Expenses (excluding the Trustee's Commission) to be paid through this Plan [(1) + (2)]: \$4,000.00

#### (3) TRUSTEE'S COMMISSION:

The Debtor shall pay the Trustee's commission as calculated in Exhibit 1.

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The Chapter 13 Trustee's fee is determined by the United States Attorney General. The calculation of the Plan payment set forth in Exhibit 1, Line (h) utilizes a 10% Trustee's commission. In the event the Trustee's commission is less than 10%, the additional funds collected by the Trustee, after payment of any allowed secured and priority claim(s), and administrative expense(s) as provided for in this Plan, shall be disbursed to nonpriority unsecured creditors up to 100% of the allowed claims.

PART	5:		NO.	N PRIORITY UNSECU	JRED CL	AIMS	
Check on	ne.						
	None. If "None" is checked, the rest of Part 5 need not be completed and may be deleted from this Plan.  Any allowed nonpriority unsecured claim(s) other than those set forth in Part 5.F will be paid as stated below. Only a creditor holding an allowed claim is entitled to a distribution.						
	<ul> <li>☐ Fixed Amount ("Pot Plan"): each creditor with an allowed claim shall receive a pro rata share of \$ 88.08, which the Debtor(s) estimates will provide a dividend of 0.183.</li> <li>☐ Fixed Percentage: each creditor with an allowed claim shall receive no less than% of its allowed claim.</li> </ul>						
<b>A.</b>	GENERAL UNSE	CURED CLAIMS:	<u>1</u>				\$ <u>47,976.00</u>
B.	UNSECURED OR	UNDERSECURE	D CLAIN	<u> 18 AFTER MODIFICATI</u>	ON IN PAR	RT 3.B OR 3.C:	
Name o	f Creditor		Descript	tion of Claim		Amount of Cla	aim
C.	NONDISCHARG	EABLE UNSECUR	RED CLA	IMS (e.g., student loans):			
Name o	f Creditor		Descript	tion of Claim		Amount of Cla	aim
D.							
Name o	f Creditor		Descript	tion of Claim		Amount of Cla	aim
E.					t required ı	ınder the Liqui	: dation Analysis set forth in ms [A + B + C + D]: \$ <u>47,976.00</u>
	Enter Fixed	l Amount (Pot Plan)	or multip	ly total nonpriority unsecure	d claim(s) b	y Fixed Percenta	age and enter that amount: \$88.08
F.	SEPARATELY C	LASSIFIED UNSE	CURED	CLAIMS (e.g., co-borrowei	<u>):</u>		
Name o	f Creditor	Description of Cla	nim	Amount of Claim	Treatment	t of Claim	Basis for Separate Classification
NONL				Total of separately classif	ïed unsecui	red claim(s) to	be paid through this Plan: \$ <u>0.00</u>
PART	6:	EXECU	JTORY	CONTRACTS AND U	NEXPIR	ED LEASES	
Check or	ıe.						
$\boxtimes$	None. If "None" is	checked, the rest of	Part 6 ne	ed not be completed and may	v be deleted <sub>.</sub>	from this Plan.	
PART	7:	POSTCON	FIRMA	TION VESTING OF P	ROPERT	Y OF THE E	STATE

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If the Debtor(s) receives a discharge, property of the estate will vest in the Debtor(s) upon entry of the discharge. If the Debtor(s) does not receive a discharge, property of the estate will vest upon the earlier of (i) the filing of the Chapter 13 Standing Trustee's Final Report and Account and the closing of the case or (ii) dismissal of the case.

None. If "None" is checked, the rest of Part 8 need not be completed and may be deleted from this Plan.  This Plan includes the following nonstandard provisions. Under Fed. R. Bankr. P. 3015(c), each nonstandard below in a separately numbered sentence or paragraph. A nonstandard provision is a provision not otherwise Form 3, or which deviates from Official Local Form 3. Nonstandard provisions set forth elsewhere in this Plan the provisions in Part 8 are inconsistent with other provisions of this Plan, the provisions of Part 8 shall contrachecked in Part 1, Line 1.3.  PART 9:  SIGNATURES  By signing this document, Debtor(s) acknowledges reviewing and understanding the provisions of this Plan and the Exhibit Signing this document, the Debtor(s) and, if represented by an attorney, the attorney for the Debtor(s), certifies that the provision of the Debtor(s) and if represented by an attorney to the Debtor(s), certifies that the Debtor(s) and if represented by an attorney for the Debtor(s), certifies that the Debtor(s) and if represented by an attorney for the Debtor(s), certifies that the Debtor(s) and if represented by an attorney for the Debtor(s) and if the Debtor(s) and if represented by an attorney for the Debtor(s) and if the Debtor(s) and if the Debtor(s) and if the Debtor(s) and if the Debtor(s) are the Debtor(s) are the Debtor(s) and if the Debtor(s) are the Debtor(s) ar	e included in Official Local in are ineffective. To the extent rol if the box "Included" is  uibits filed as identified below.  the wording and order of the
By signing this document, Debtor(s) acknowledges reviewing and understanding the provisions of this Plan and the Exhibit By signing this document, the Debtor(s) and, if represented by an attorney, the attorney for the Debtor(s), certifies that the	he wording and order of the
By signing this document, the Debtor(s) and, if represented by an attorney, the attorney for the Debtor(s), certifies that the	he wording and order of the
By signing this document, the Debtor(s) and, if represented by an attorney, the attorney for the Debtor(s), certifies that the	he wording and order of the
provisions in this Plan are identical to those contained in Official Local Form 3, including the Exhibits identified below, Plan Provisions in Part 8.	
/s/ Adam Inglis September 11, 2023	
Adam Inglis Debtor  Date	
Debtor Date	
/s/ Eric Levitt Date September 11, 2023	
Signature of attorney for Debtor(s)  Eric Levitt  MA  Eric Levitt  805 W Main Street Hyannis, MA 02601 (508) 775-0815 commonlawassociates@gmail.com  The following Exhibits are filed with this Plan:  Exhibit 1: Calculation of Plan Payment*  Exhibit 2: Liquidation Analysis*  Exhibit 3: Table for Lien Avoidance under 11 U.S.C. § 522(f)**  Exhibit 4: [Proposed] Order Avoiding Lien Impairing Exemption**	

Total number of Plan pages, included Exhibits: 8

<sup>\*</sup>Denotes a required Exhibit in every plan

<sup>\*\*</sup>Denotes a required Exhibit if the box "Included" is checked in Part 1, Line 1.2.

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#### **EXHIBIT 1**

#### CALCULATION OF PLAN PAYMENT

a)	Secured claims (Part 3.A and Part 3.B.1-3 Total):	\$10,167.92
b)	Priority claims (Part 4.A and Part 4.B Total):	\$0.00
c)	Administrative expenses (Part 4.C.1 and 4.C.2 Total):	\$4,000.00
d)	Nonpriority unsecured claims (Part 5.E Total):	\$86.35
e)	Separately classified unsecured claims (Part 5.F Total):	\$0.00
f)	Executory contract/lease arrears claims (Part 6 Total):	\$0.00
g)	Total of (a) + (b) + (c) + (d) + (e) + (f):	\$14,254.27
h)	Divide (g) by .90 for total Cost of Plan including the Trustee's fee:	\$15,840.00
i)	Divide (h), Cost of Plan, by term of Plan, _ months:	
j)	Round up to the nearest dollar amount for Plan payment:	

If this is either an amended Plan and the Plan payment has changed, or if this is a postconfirmation amended Plan, complete(a) through (h) only and the following:

k)	Enter total amount of payments the Debtor(s) has paid to the Trustee:	\$698.00
1)	Subtract line (k) from line (h) and enter amount here:	\$15,142.00
m)	Divide line (l) by the number of months remaining (33 months):	\$466.36
n)	Round up to the nearest dollar amount for amended Plan payment:	\$467.00

Date the amended Plan payment shall begin: 09/11/2023

#### **EXHIBIT 2**

#### LIQUIDATION ANALYSIS

#### A. REAL PROPERTY

Address	Value	Lien	Exemption
(Sch. A/B, Part 1)	(Sch. A/B, Part 1)	(Sch. D, Part 1)	(Sch. C)
22 Sylvan Rd , Holbrook, MA	502,000.00	393,325.00	0.00
02343-2155			
Norfolk County Principal			
Norfolk County Registry of			
Deeds			
Deed ref. B 40423 P 522			
Homestead ref. B 37208 P 105			

Total Value of Real Property (Sch. A/B, line 55):	\$ 502,000.00
<b>Total Net Equity for Real Property</b> (Value Less Liens):	\$ 108,675.00
Less Total Exemptions for Real Property (Sch. C):	\$ 500,000.00
Amount Real Property Available in Chapter 7:	\$ 0.00

#### **B. MOTOR VEHICLES**

Make, Model and Year	Value	Lien	Exemption
(Sch. A/B, Part 2)	(Sch. A/B, Part 2)	(Sch. D, Part 1)	(Sch. C)
2011 Jeep Grand Cherokee	6,000.00	0.00	6,000.00
2WD 110000 miles			
2020 Jeep Cherokee FWD	21,327.00	41,739.00	0.00
22000 miles			

Total Value of Motor Vehicles (Sch. A/B, line 55):	\$ 27,327.00
Total Net Equity for Motor Vehicles (Value Less Liens):	\$ 6,000.00
Less Total Exemptions for Motor Vehicles (Sch. C):	\$ 6,000.00
Amount Motor Vehicle Available in Chapter 7:	\$ 0.00

#### C. ALL OTHER ASSETS (Sch. A/B Part 2, no. 4; Part 3 through Part 7. Itemize.)

Asset	Value	Lien	Exemption
		(Sch. D, Part 1)	(Sch. C)
snow blower	50.00	0.00	50.00
Lawn mower	50.00	0.00	50.00
Kitchen	50.00	0.00	50.00
Living room	1,000.00	0.00	1,000.00
Kids rooms	1,000.00	0.00	1,000.00
Bedroom	2,000.00	0.00	2,000.00
all clothing	150.00	0.00	150.00
Colonial Federal Savings	3,451.04	0.00	3,451.04
Bank			
Citizens Bank	706.34	0.00	706.34

Total Value of All Other Assets:	\$ 8,457.38
Total Net Equity for All Other Assets (Value Less Liens):	\$ 8,457.38
Less Total Exemptions for All Other Assets:	\$ 8,457.38
Amount of All Other Assets Available in Chapter 7:	\$ 0.00

#### D. <u>SUMMARY OF LIQUIDATION ANALYSIS</u>

Amount available in Chapter 7	Amount
A. Amount Real Property Available in Chapter 7 (Exhibit 2, A)	\$ 0.00
B. Amount Motor Vehicles Available in Chapter 7 (Exhibit 2, B)	\$ 0.00
C. Amount All Other Assets Available in Chapter 7 (Exhibit 2, C)	\$ 0.00

TOTAL AVAILABLE IN CHAPTER 7:	<b>©</b>	0.00

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E. <u>ADDITIONAL COMMENTS REGARDING LIQUIDATION ANALYSIS:</u>